

OJSC «Optima Bank»
Statement of Financial Position

	31 October 2018 KGS '000	31 October 2017 KGS '000	31 December 2017 KGS '000
ASSETS			
Cash on hand	1 512 987	1 474 593	1 391 003
Accounts with the National Bank	2 614 774	1 983 585	2 440 157
Accounts with other banks and financial institutions	5 142 500	4 996 825	5 363 906
Loans and advances to banks and other financial institutions	56 953	32 084	32 265
Available-for-sale financial assets	1 658 212	1 521 562	1 008 528
- Held by the Bank	21 404 727	16 222 315	16 936 307
Loans to customers	(2 096 342)	(1 484 054)	(1 521 658)
- Provisions	19 308 385	14 738 261	15 414 649
Loans to customers, net of provisions	422 404	392 681	384 822
Property, equipment and intangible assets	155 606	49 448	60 399
Other property owned by the bank	219 480	278 342	238 682
Other assets			
Total assets	31 091 301	25 467 381	26 334 411
LIABILITIES			
Financial instruments at fair value through profit or loss	35 602	21 383	23 715
Deposits and balances from banks and other financial institutions	194 972	190 298	323 550
Current accounts and deposits from customers	21 594 724	18 610 863	18 965 740
Other borrowed funds	3 151 879	1 730 454	2 113 414
Loans from the National Bank	1 106 455	451 910	451 910
Other liabilities	472 069	465 411	348 225
Total liabilities	26 555 701	21 470 319	22 226 554
EQUITY			
Share capital	1 050 000	1 050 000	1 050 000
Revaluation reserve for available-for-sale financial assets	4 052	3 281	1 627
Retained earnings	3 481 548	2 943 781	3 056 230
Total equity	4 535 600	3 997 062	4 107 857
Total liabilities and equity	31 091 301	25 467 381	26 334 411

Chairman of the Board
 Kapyshev B.S.



Chief accountant
 Baryktabasova A.K.

OJSC «Optima Bank»

Statement of Profit or Loss and Other Comprehensive Income

	31 October 2018 KGS '000	31 October 2017 KGS '000
Interest income	2 145 850	1 727 292
Interest expense	(495 991)	(374 729)
Net interest income	1 649 859	1 352 563
Fee and commission income	373 198	316 292
Fee and commission expense	(127 412)	(99 730)
Net fee and commission income	245 786	216 562
Net loss on financial instruments at fair value through profit or loss	26 570	17 114
Net foreign exchange income	270 173	191 351
Other operating income	4 862	6 638
Operating Income	2 197 250	1 784 228
Impairment losses	(591 897)	(251 987)
Operating expenses	(964 777)	(984 910)
Profit before income tax	640 576	547 331
Income tax expense	(64 058)	(54 754)
Profit for the quarter	576 518	492 577
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	2 425	3 053
Total comprehensive income for the period	578 943	495 630

Earnings per share

Basic and diluted earnings per share (KGS)

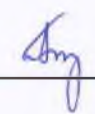
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Chairman of the Board

Kapyshev B.S.



Chief accountant

Baryktabasova A.K.